Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 1 of 51

B 1 (Official Form 1) (1/08)				1 1. 1, 1. Harris as well as		
United States Bank District of N	levada			ltion		
Name of Debtor (if individual, enter Last, First; Middle): Sanchez David E.		Name of Joint	Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):  Street Address of Joint Debtor (No. and Street, City, and State):  ZIP CODE  County of Residence or of the Principal Place of Business:				
None						
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (if more than one, state all): 7670	ITIN) No./Complete EIN		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):  Street Address of Joint Debtor (No. and Street, City, and State):  ZIP CODE  County of Residence or of the Principal Place of Business:  Mailing Address of Joint Debtor (if different from street address):  ZIP CODE  ZIP CODE  ZIP CODE  Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  Chapter 1			
Street Address of Debtor (No. and Street, City, and State)	):	Street Address	of Joint Debtor (No. and Street, City, and	State):		
5207 Indian River Dr. #244						
Las Vegas, NV.	ZIP CODE 89103			ZIP CODE		
County of Residence or of the Principal Place of Busines		County of Res	idence or of the Principal Place of Busines.			
Clark  Mailing Address of Debtor (if different from street addre		Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):  Street Address of Joint Debtor (No. and Street, City, and State):  ZIP CODE  County of Residence or of the Principal Place of Business:  Mailing Address of Joint Debtor (if different from street address):  ZIP CODE  ZIP CODE  Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  Chapter 1 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box.)  Ty  able.)  Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  Chapter 11 Debtors  Check one box: Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:				
P.O. Box 70332	İ					
Las Vegas, NV.	7D 000000			ZIP CODE		
Location of Principal Assets of Business Debtor (if differ None	ZIP CODE 89170 rent from street address above):	<u></u>				
			(N1			
Type of Debtor (Form of Organization)	Nature of Busines (Check one box.)	55				
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities,	(Check one box.)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,			15 Petition for tion of a Foreign occeding 15 Petition for tion of a Foreign		
check this box and state type of entity below.)	☐ Clearing Bank ☐ Other	İ				
	Tax-Exempt Enti	tv	(Check one box	i.)		
	(Check box, if applica  Debtor is a tax-exempt of under Title 26 of the Unicode (the Internal Reven)	able.) organization sited States	debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house-			
Filing Fee (Check one box	r)	Charles	Chapter 11 Debtors			
✓ Full Filing Fee attached.				U.S.C. § 101(51D).		
Filing Fee to be paid in installments (applicable to signed application for the court's consideration cer unable to pay fee except in installments. Rule 100	rtifying that the debtor is	Debtor i	is not a small business debtor as defined in	11 U.S.C. § 101(51D).		
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerat	7 individuals only). Must	Debtor's	's aggregate noncontingent liquidated debts s or affiliates) are less than \$2,190,000.	s (excluding debts owed to		
		A plan i	plicable boxes: is being filed with this petition. ances of the plan were solicited prepetition litors, in accordance with 11 U.S.C. § 1366	from one or more classes (b).		
Statistical/Administrative Information		J. cied	<b>1</b> 3.S	FILS SPACE IS FOR		
Debtor estimates that funds will be available Debtor estimates that, after any exempt proper distribution to unsecured creditors.	for distribution to unsecured cre- erty is excluded and administrative	ditors. ve expenses paid	d, there will be no funds National for	equat use only		
Estimated Number of Creditors		¬ -	<del></del>	—   ⊙ <b>%</b> •		
<b>1</b> □ □ □ □ □ □ 1-49 50-99 100-199 200-999	1,000- 5,001- 1	0,001- 2	25,001- 50,001 C Over 50,000 100,000 C 100,000	-TI		
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 \$	\$50,000,001 <b>\$</b>	5100,000,001 \$500,000,001 More tha	in O		
\$50,000 \$100,000 \$500,000 to \$1	to \$10 to \$50 to	o \$100 to	o \$500 to \$1 billion \$1 billion million	<u>"</u>		
Estimated Liabilities	\$1,000,001 \$10,000,001 \$ to \$10 to \$50 to	550,000,001 \$				

Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 2 of 51

B 1 (Official Form 1) (1/08) Page 2 Voluntary Petition Name of Debtor(s): David E. Sanchez (This page must be completed and filed in every case., All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: Where Filed: None Location Case Number: Date Filed: Where Filed: None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: District of Nevada Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.)  $\mathbf{Z}$ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

## 

B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	David E. Sanchez
Signa	
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
x pul & las	
X Signature of Debtor	X None (Signature of Foreign Representative)
digitature of Debior	(Digitalite of a Oroign Arapitalaniana)
Signature of Joint Debtor Telephone Number (if not represented by attorney)  Date	(Printed Name of Foreign Representative)  Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Debtors not represented by an attorney Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Centro Hispano  Printed Name and title, if any, of Bankruptcy Petition Preparer 800-30-1877  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  2881 S. Valey View #4  Address Las Vegas, NV. 89102
Signature of Debtor (Corporation/Partnership)	Address Las Vegas, NV. 89102
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
x None	paralet whose social-occurry number is provided acove.
Signature of Authorized Individual  Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT

District of Nevada

In re David E. Sanchez	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 9, 1.09

Certificate Number: 00134-NV-CC-005304550

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on September 01, 2009	, at	3:00	o'clock PM PST,
David E. Sanchez		receive	ed from
Cricket Debt Counseling			
an agency approved pursuant to 11 U.S.C. §	3111 to	provide cred	it counseling in the
District of Nevada	, ar	individual	[or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayme	nt plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by	internet a	nd telephone	·
Date: September 01, 2009	Ву	/s/Kelly Peco	cia
	Name	Kelly Peccia	
	Title	Counselor	

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B 201 Page 2

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filling fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

notice required by § 342(b) of the Bankruptcy Code.

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

Printed name and title, if any, of Bankruptcy Petition Preparer

Address: 2881 5. Valley View ###

Las Vegas, NV 189102

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social

Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

X
Printed Name(s) of Debtor(s)

Case No. (if known)

X
Signature of Joint Debtor (if any)
Date

B19 (Official Form 19) (12/07)

## United States Bankruptcy Court

District of Nevada

In re <u>David E. Sanchez</u> Debtor	Case No.
Deotoi	Chapter 7
	GNATURE OF NON-ATTORNEY N PREPARER (See 11 U.S.C. § 110)
in 11 U.S.C. § 110; (2) I prepared the accommand have provided the debtor with a copy of by 11 U.S.C. §§ 110(b), 110(h), and 342(b); pursuant to 11 U.S.C. § 110(h) setting a max petition preparers, I have given the debtor no	at: (1) I am a bankruptcy petition preparer as defined apanying document(s) listed below for compensation the document(s) and the attached notice as required and (3) if rules or guidelines have been promulgated atmum fee for services chargeable by bankruptcy otice of the maximum amount before preparing any g any fee from the debtor, as required by that section.
Accompanying documents:	Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer: Centro Hispano
	Social-Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110): 800-30-1877
and social-security number of the officer, pr this document. 2881 S. Valley View #4	n individual, state the name, title (if any), address, rincipal, responsible person, or partner who signs
Address X Signature of Bankruptcy Petition Preparer	9-1-09
	ther individuals who prepared or assisted in preparing on preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B19 (Official Form 19) (12/07) - Cont.

2

### NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

BIE EL	9-1-09			_
Signature of Debtor	Date	Joint Debtor (if any)	Date	

[In a joint case, both spouses must sign.]

B280 (Form 280) (10/05)

## United States Bankruptcy Court

	Clark	District Of Nevac	da
In re ①	David E. Sancher.	Case No	<b>.</b>
	Debioi		
		Chapter	
	DISCLOSURE OF COMPEN	SATION OF BANKRUPTCY PR	ETITION PREPARER
$I^{2}$	This form must be filed with the petition if a b	ankruptcy petition preparer prepare	es the petition. 11 U.S.C. § 110(h)(2).]
1.	or caused to be prepared one or more docume	nts for filing by the above-named del e year before the filing of the bankr	they or employee of an attorney, that I prepared btor(s) in connection with this bankruptcy case, ruptcy petition, or agreed to be paid to me, for a with the bankruptcy case is as follows:
	For document preparation services I have ag	reed to accept	\$ 150-0
	Prior to the filing of this statement I have rec		
	Balance Due		s d Documents
2.	I have prepared or caused to be prepared the	following documents (itemize): A	11 Bankrupicy
	and provided the following services (itemize	Provide eopies	s d Il Bankruptcy Documents to customer
3.	The source of the compensation paid to me value Debtor	was: Other (specify)	
4.	The source of compensation to be paid to me Debtor	e is: Other (specify)	
5.	The foregoing is a complete statement of any by the debtor(s) in this bankruptcy case.	y agreement or arrangement for pay	ment to me for preparation of the petition filed
6.	To my knowledge no other person has prepa except as listed below:	red for compensation a document fo	r filing in connection with this bankruptcy case
	NAME	SOCIAL SECURITY NUMBER	
x		800-30-1877	
1	signature entro Hispano	Social Security number of bankrup petition preparer (If the bankrupto	
	name and title, if any, of Bankruptcy	petition preparer is not an individu	al,
Δddress	Petition Preparer S: 2881 S. Valley View#y	state the Social Security number of officer, principal, responsible pers	
	12881 S. Valley View#4 Vegas Nv. 89102.	partner of the bankruptcy petition (Required by 11 U.S.C. § 110.)	
	0-71		

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

District of Nevada

In re Da	avid E. Sanchez	,,	Case No.
	Debtor		Chapter 7

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS		ASSETS		LIABILITIES		OTHER
A - Real Property	YES	1	S	90,000.00		:		
B - Personal Property	YES	3	s	1,750.00				
C - Property Claimed as Exempt	YES	1				-		
D - Creditors Holding Secured Claims	YES	1			\$	220,543.00		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3			s	0.00	·	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1			\$	11,951.00		
G - Executory Contracts and Unexpired Leases	YES	1						
H - Codebtors	YES	1						
I - Current Income of Individual Debtor(s)	YES	1					\$	1,260.56
J - Current Expenditures of Individual Debtors(s)	YES	1					\$	1,245.00
7	OTAL	14	\$	91,750.00	\$	232,494.00		

B 6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

District of Nevada

In re	David E. Sanchez	,	Case No
	Debtor		
			Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	s	0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,260.56
Average Expenses (from Schedule J, Line 18)	\$ 1,245.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,260.56

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 220,543.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 11,951.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ 232,494.00

### Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 14 of 51

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

		,		
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Property - 5207 Indian River Dr. #244 Las Vegas, NV 89103	Fee Simple	Н	90,000.00	170,329.00
	То	tal➤	90,000,00	

(Report also on Summary of Schedules.)

### Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 15 of 51

B 6B (Official Form 6B) (12/07)

In re	David E. Sanchez	Case No.
	Debtor	(If known)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, YOMT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Checking Acct. #005497880168 Savings Acct. #005497883958	J	200.00
Security deposits with public utilities, telephone companies, landlords, and others.	×			
Household goods and furnishings, including audio, video, and computer equipment.		All items at replacement used value	5	850.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Normal clothing at residence used value	5	700.00
7. Furs and jewelry.	х			
Firearms and sports, photo- graphic, and other hobby equipment.	×			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		i	
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

## Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 16 of 51

B 6B (Official Form 6B) (12/07) -- Cont.

In re	David E. Sanchez	Case No.
	Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	×			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x	·		,
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	×			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			

## Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 17 of 51

B 6B (Official Form 6B) (12/07) - Cont.

In re	David E. Sanchez	, Case	No.
	Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			1	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	х			
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	×			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	х			
		continuation sheets attached Tota	·	s 1,750.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

### Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 18 of 51

B 6C (Official Form 6C) (12/07)

In re	David E. Sanchez	 Case No.
_	Debtor	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the	exemptions to	which debtor:	is entitled und	der:
(Check one box)	_			

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household Goods & Furniture	NRS.21.090 (1)(b)	850.00	850.00
Wearing Apparel-Normal Clothing	NRS.21.090 (1)(b)	700.00	700.00
Bank of America Acct.	NRS.21.090 (1)(g)	200.00	200.00
·			
\(\frac{1}{2}\)		:	
.;			

### Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 19 of 51

B 6D (Official Form 6D) (12/07)

In re David E. Sanchez	Case No.
Debtor	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.106113403  Americas Servicing Co. 7485 New Horizon Way Frederick, MD. 21703		н	10/2006 Mortgage Loan				134,720.00	134,720.0
ACCOUNT NO.100311  Specialized Loan Servici 8742 Lucent Blv. #300 Highland Ranch, CO.80129		Н	10/2006 Mortgage Second Loan (")				35,609.00	35,609.0
Toyota Motor Credit Corp 10040 N. 25Th. Ave. #200 Phoenix, AZ. 85021		Н	07/2007 Purchase Money Security 2006 Lexus Repo		χ		50,214.00	50,214.0
continuation sheets attached		,—	Subtotal ► (Total of this page)				\$ 220,543.00	\$ 220,543.0
			Total ► (Use only on last page)				\$ 220,543.00 (Report also on Summary of	\$ 220,543.0

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B 6E (Official Form 6E) (12/07)

In re	David E. Sanchez	Case No.
	Debtor	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

## 

3 6E (Official Form 6E) (12/07) - Cont.	
In re David E. Sanchez ,	Case No (if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer	or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, I that were not delivered or provided. 11 U.S.C. § 507(a)(7).	lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Unit	5
Taxes, customs duties, and penalties owing to federal, state, and lo	cal governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Deposit	ory Institution
Claims based on commitments to the FDIC, RTC, Director of the Governors of the Federal Reserve System, or their predecessors or st § 507 (a)(9).	Office of Thrift Supervision, Comptroller of the Currency, or Board of uccessors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was Into	xicated
Claims for death or personal injury resulting from the operation of drug, or another substance. 11 U.S.C. § 507(a)(10).	a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 2010, and every thr adjustment.	ree years thereafter with respect to cases commenced on or after the date of
cont	tinuation sheets attached

## Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 22 of 51

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							1 ype of Priority 1	or Claims Listed	on 1 mis Sneet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.						<u> </u>			
Account No.									
Account No.									
Account No.									
			_						
Sheet no of continuation sheets Creditors Holding Priority Claims	attached	l to Schedule		S otals of	ubtotal this pa		s 0.00	\$ 0.00	0.00
			(Use only on last page of the Schedule E. Report also or of Schedules.)	he comp n the Su	Tota pleted immary		0.00		
			(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					0.00	0.00

Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 23 of 51

B 6F (Official Form 6F) (12/07)

In re	David E. Sanchez	Case No.
-	Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND** CLAIM DISPUTED CONSIDERATION FOR INCLUDING ZIP CODE, AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 488893617312 06/2004 Credit Card Charge Bank Of America Н 5,765.00 P.O. Box 1390 Norfolk, VA. 23501 ACCOUNT NO. 798192429170 04/2007 **Dept Store Credit** Gemb/Lowes 373.00 н P.O. Box 981064 El Paso, TX. 79998 ACCOUNT NO. 603009022924 03/2004 Store Credit Gemb/ Ultimate Electronic 5,813.00 Н P.O. Box 981439 El Paso, TX. 79998 ACCOUNT NO. \$ 11,951.00 Subtotal> \$ continuation sheets attached (Use only on last page of the completed Schedule F.) 11,951.00 (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

## Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 24 of 51

3 6G (Official Form 6G) (12/07)	
n re David E. Sanchez ,	Case No
Debtor	(if known)
SCHEDULE G - EXECUTORY CON	TRACTS AND UNEXPIRED LEASES
interests. State nature of debtor's interest in contract, i.e., "P lessee of a lease. Provide the names and complete mailing ac a minor child is a party to one of the leases or contracts, state	expired leases of real or personal property. Include any timesh urchaser," "Agent," etc. State whether debtor is the lessor or ddresses of all other parties to each lease or contract described. the child's initials and the name and address of the child's paradian." Do not disclose the child's name. See, 11 U.S.C. §112 and the child's name.
Check this box if debtor has no executory contracts or unexpi	ired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

### Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 25 of 51

B 6H (Official Form 6H) (12/07)

In re David E. Sanchez,	Case No.
Debtor	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

### Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 26 of 51

B6I (Official Form 6I) (12/07)

In re	David E. Sanchez	······································	Case No.	
	Debtor			(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE							
Status: <b>Married</b>	RELATIONSHIP(S): None			AGE(S):				
Employment:	DEBTOR		SPC	USE				
Occupation Secu	rity Officer	None						
Name of Employer	Allied Barton							
How long employe	d 10 Wooks							
Address of Employ	er er							
1515 E. Tropica								
Las Vegas, NV	89119	<u> </u>						
COME: (Estimate	of average or projected monthly income at time	DEBTOR	SPOUSE	3				
	filed)	4.005.00		0.00				
		\$ <u>1,365,00</u>	\$	0.00				
Monthly gross wa (Prorate if not p	ges, salary, and commissions	s 0.00	s	0.00				
Estimate monthly		Ψ						
,								
SUBTOTAL		s 1,365.00	\$	0.00				
LESS PAYROLL	DEDITIONS							
a. Payroll taxes a		s <u>104.44</u>	\$	0.00				
b. Insurance		s 0.00	<u>\$</u>	0.00				
c. Union dues		\$ 0.00	\$	0.00				
d. Other (Specify	r):	\$0.00	3	0.00				
SUBTOTAL OF	PAYROLL DEDUCTIONS	s 104.44	<b>S</b>	0.00				
TOTAL METAG	NUTHER TAKE HOME DAY	1 200 50		0.00				
TOTAL NET MO	ONTHLY TAKE HOME PAY	<u>\$1,260.56</u>	<u> </u>	0.00				
	rom operation of business or profession or farm	s 0.00	\$	0.00				
(Attach detailed		\$ 0.00	\$	0.00				
Income from real		s 0.00	\$	0.00				
Interest and divid	ends enance or support payments payable to the debtor for		<b></b>	<del></del>				
o. Alimony, mainu the debtor's u	se or that of dependents listed above	s <u>0.00</u>	\$	0.00				
	or government assistance							
(Specify):		\$ 0.00	\$	0.00				
2. Pension or retire		\$ 0.00	\$	0.00				
<ol> <li>Other monthly i (Specify):</li> </ol>		s 0.00	\$	0.00				
(Specify)								
4. SUBTOTAL O	F LINES 7 THROUGH 13	s0.00	\$	0.00				
S ANDRAGE MC	ONTHLY INCOME (Add amounts on lines 6 and 14)	\$ 1,260.56	5 <b>\$</b>	0.00				
o. Average Mu	MATHET INCOME (Add amounts on times of and 14)			·				
6. COMBINED A	VERAGE MONTHLY INCOME: (Combine column	\$	1,260.56					
otals from line 15)		(Report also on Sum	mary of Schedu	iles and, if applicable	le,			
		on Statistical Summa	ry of Certain L	habilities and Relate	ea Dat			
	1		following the	filing of this docum	ent·			
/. Describe any in	crease or decrease in income reasonably anticipated to	occur within the year	TOTIOWING THE	ining or ans docum	VIII.			

## Case 09-26705-bam Doc 1 Entered 09/08/09 10:14:20 Page 27 of 51

**B6J (Official Form 6J) (12/07)** 

In re David E. Sanchez ,	Case No.
Debtor	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor's family at time case filed. weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the allowed on Form22A or 22C.	Prorate any pay e deductions fro	ments made bi- om income
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expen	ditures labeled	"Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	s	500.00
a. Are real estate taxes included? Yes No	_	
b. Is property insurance included? YesNo		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	s	0.00
c. Telephone	\$	90.00
d. Other	s	0.00
3. Home maintenance (repairs and upkeep)	s -	0.00
4. Food	s	150.00
5. Clothing	s	0.00
6. Laundry and dry cleaning	s —	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	s	80.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	s	0.00
10.Charitable contributions	s	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)	****	
a. Homeowner's or renter's	. \$	0.00
b. Life	\$	0.00
c. Health	s	0.00
d. Auto	s —	100.00
e. Other	s _	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	s	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$_	325.00
b. Other	s _	0.00
c. Other	\$_	0.00
14. Alimony, maintenance, and support paid to others	s _	0.00
15. Payments for support of additional dependents not living at your home	\$_	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$_	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,245.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,260.56
b. Average monthly expenses from Line 18 above	\$	1,245.00
c. Monthly net income (a. minus b.)	<b>s</b>	15.56
	<b>"</b> —	

In re David E. Sanchez	Case No.
Debtor	(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date 9 - 1 - 0 9		<del>7</del> /	_	
Date	Signature:		<u> </u>	Debtor
Date				
	Signature:		(Joint D	ebtor, if any)
	[lf joint c	ase, both spouses n		
DECLARATION AND SIGNATURE OF N	ON-ATTORNEY BANKDIIPTO	V DETERION DO	ED A Yaza	D. G. A. V. G. G. A. A. D.
I declare under penalty of perjury that: (1) I am a bankruptcy petition to debtor with a copy of this document and the notices and information romulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for mount before preparing any document for filing for a debtor or accept	on preparer as defined in 11 U.S.C. on required under 11 U.S.C. §§ 110	§ 110; (2) I prepare 0(b), 110(h) and 34	ed this do	ocument for compensation and have prov
Centro Hispano	800-30-1877			
rinted or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110	9.)		
the bankruptcy petition preparer is not an individual, state the name tho signs this document.	e, title (if any), address, and social s	security number of	the office	er, principal, responsible person, or parti
2881 S. Valley View #4 Las Vegas, NV. 89102				
ddress		_		
Signature of Bankry new Petition Preparer	4	-1-0	7	
organiture of Bankraptcy Petition Preparer	Date			
ames and Social Security numbers of all other individuals who prepa	ared or assisted in preparing this doc	ument, unless the	bankrupt	cy petition preparer is not an individual:
more than one person prepared this document, attach additional sig	ned sheets conforming to the appro	priate Official For	m for eac	ch person.
bankruptcy petition preparer's failure to comply with the provisions of title $U.S.C.\ \S\ 156.$	e 11 and the Federal Rules of Bankrup	tcy Procedure may	result in fi	ines or imprisonment or both. 11 U.S.C. § 1.
DECLARATION UNDER PENALTY OF	PERJURY ON BEHALF O	OF A CORPO	RATIO	N OR PARTNERSHIP
I, the [the president artnership ] of the [c ad the foregoing summary and schedules, consisting of 18 showledge, information, and belief.				
ate				
	Signature:		<del></del>	
		<u></u>		gning on behalf of debtor.]

B 7 (Official Form 7) (12/07)

## UNITED STATES BANKRUPTCY COURT

District of Nevada

In re: David E. Sanchez , Case No	In re: David E. Sanchez		
-----------------------------------	-------------------------	--	--

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$136,746.00 (2008) \$51,673.00 (2007) \$52,211.00 (2006) \$32,862.00

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING 2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

**TRANSFERS** 

None  $\mathbf{V}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

**PAYMENT** 

AMOUNT

AMOUNT

PAID

STILL OWING

3

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION

DISPOSITION

 $\square$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

SEIZURE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY 4

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for None consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

5

Centro Hispano 2881 S, Valley View #4 LV, NV 89102

09/2009

\$150 Bankruptcy **Preparation Papers** 

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

 $\mathbf{Z}$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

V

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

CONTENTS IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT OF SETOFF

SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

 $\mathbf{Z}$ 

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

6

### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Sandra M. Mosquera

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing



If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

**BEGINNING AND** 

ጸ

NAME

OR OTHER INDIVIDUAL

ADDRESS NATURE OF BUSINESS

ENDING DATES

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain								
	NAME		ADDRESS						
None	d. List all financial institutions, credite financial statement was issued by the d		antile and trade agencies, to whom a preceding the commencement of this case						
	20. Inventories								
None	a. List the dates of the last two inventor taking of each inventory, and the dollar								
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)						
None	b. List the name and address of the per in a., above.	rson having possession of the record	s of each of the inventories reported						
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS						
	21 . Current Partners, Officers, Dire	ectors and Shareholders							
None	a. If the debtor is a partnership, lie partnership.	st the nature and percentage of partn	ership interest of each member of the						
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST						
None		, list all officers and directors of the ls, or holds 5 percent or more of the	corporation, and each stockholder who voting or equity securities of the						
	NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP						

22.	Former 1	partners.	officers.	directors	and	shareholders
	* OF 1110.		V	GII CCCCI D		30010000000

None a.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITI F

DATE OF TERMINATION

10

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

11

[If completed by an individual or individual and spous	seJ
I declare under penalty of perjury that I have read the and any attachments thereto and that they are true and	answers contained in the foregoing statement of financial affairs correct.
Date 9-1-09	Signature of Debtor
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corporation]	
	ntained in the foregoing statement of financial affairs and any attachments edge, information and belief.
Date	Signature
	Print Name and Title
	n sheets attached  mprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTORNEY  I declare under penalty of perjury that: (1) I am a bankruptcy petition prepa compensation and have provided the debtor with a copy of this document and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U petition preparers, I have given the debtor notice of the maximum amount before the debtor, as required by that section.	the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and I.S.C. § 110(b) setting a maximum fee for services observable by bardeness.
Centro Hispano	800-30-1877
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if responsible person, or partner who signs this document.  2881 S. Valley View #4  Las Vegas, NV 89102	
Address	9-1-09
Signature of Bankruptcy Petition Preparer	Date
Names and Social-Security numbers of all other individuals who prepared or as	ssisted in preparing this document unless the bankruptcy petition preparer is

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

District of Nevada

In re David E. Sanchez	Case No.
Debtor	Chapter 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is

ecured by property of the estate. Attach additional pages if n	ecessary.)
Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Americans Servicing	Property - 5207 Indian River Dr. #244 LV, NV 89103
Property will be (check one):	
☑ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
December is (deal and)	
Property is (check one):  Claimed as exempt	Not claimed as exempt
Craimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Specialized Loan Servicing	Property - 5207 Indian River Dr. #244 LV, NV 89103
Property will be (check one):	
<b>☑</b> Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
	Not claimed as exempt
	·

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES  NO
continuation sheets attac	shoot or	
declare under penalty of	perjury that the above indicates my in personal property subject to an unexp	ired lease.
	Signature of Debtor	
	Signature of Joint Debtor	<del></del>

In re David E. Sanchez Debtor(s)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
Case Number: (If known)	☐The presumption arises.  ▼The presumption does not arise. ☐The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;  OR
	b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on , which is less than 540 days before this bankruptcy case was filed.

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION										
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a.  Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.										
2	b. \[ \] N  per  are	Married, not filing jointly, with declaration of secondary of perjury: "My spouse and I are legally secondary of the purpose of evadomplete only Column A ("Debtor's Income")	y law	or my spo	ouse a	na i					
	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.										
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for										
	Lines 3-11.  All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.  Column A  Debtor's  Income  Income										
3	<del> </del>	wages, salary, tips, bonuses, overtime, comm				\$	1,260.56	\$	0.00		
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.										
4	a.	Gross receipts	\$	\$							
	b.	Ordinary and necessary business expenses	\$	\$							
	c.	Business income	Subtract	Line b from Line a		\$	0.00	\$	0.00		
	in the	and other real property income. Subtract Lin appropriate column(s) of Line 5. Do not enter a art of the operating expenses entered on Line	number less	than zero. Do not incl	nce ude	_					
5	a.	Gross receipts	\$		]						
	b.	Ordinary and necessary operating expenses	\$		]						
	c.	Rent and other real property income	Subtract	Line b from Line a		\$	0.00	\$	0.00		
6	Intere	est, dividends and royalties.				\$	0.00	\$	0.00		
7	+	on and retirement income.				\$	0.00	\$	0.00		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.  \$\$						0.00	\$_	0.00		
9	Howe was a	ployment compensation. Enter the amount in ver, if you contend that unemployment compensation benefit under the Social Security Act, do not limn A or B, but instead state the amount in the specific property.	sation receive st the amount	ed by you or your spou:	se						
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$						0.00	\$	0.00		

322A (Off	icial Form 22A) (Chapter 7) (12/08)								
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.								
	a. \$								
	b. \$								
	Total and enter on Line 10	\$	0.00	\$	0.00				
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	1,260.56	\$	0.00				
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.  \$								
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION								
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 to 12 and enter the result.	y th	e number	\$	15,126.72				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)								
	a. Enter debtor's state of residence: NV b. Enter debtor's household size:		2	\$	58,318.00				
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.								
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete								
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.								

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Pa	rt IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)	)				
16	Enter t	he amount from Line 12.	\$	1,260.56			
17	Line 11 debtor's paymer depend	Adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Column B that was NOT paid on a regular basis for the household expenses of the debtor or the dependents. Specify in the lines below the basis for excluding the Column B income (such as tof the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's ents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on the page. If you did not check box at Line 2.c, enter zero.					
	a.	\$					
	b.	\$					
	c.	\$					
	Total and enter on Line 17.						
18	Currer	t monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	0.00			
		Part V. CALCULATION OF DEDUCTIONS FROM INCOME					
		Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19A	National	Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS Standards for Food, Clothing and Other Items for the applicable household size. (This information ble at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$	0.00			

B22A (Official Form 22A) (Chapter 7) (12/08)										
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.							s		
	Hou	sehold members under 65 years	s of age	of age Household members 65 years of age			or older			
	a1.	Allowance per member		a2.	Allowance	per member				
	b1.	Number of members		b2.	Number of	members				
	c1.	Subtotal		c2.	Subtotal			\$		0.00
20A	Utilitie	Standards: housing and utilities es Standards; non-mortgage expetilable at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or fit	nses for the app	licable	county and	household size. (Th				0.00
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.							1		
20B	a.	a. IRS Housing and Utilities Standards; mortgage/rental expense \$								
	b.	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$								
	c.	c. Net mortgage/rental expense Subtract Line b from Line a.				\$		0.00		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:									0.00
	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to									
	an exp	pense allowance in this category a dless of whether you use public tr	regardless of wheansportation.	ether y	you pay the e	expenses of operating	g a vehicle and			
22A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  0 1 2 or more.							3		
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						\$		0.00	
22B	expen additi	Standards: transportation; ad uses for a vehicle and also use put onal deduction for your public tra nt from IRS Local Standards: Tra	olic transportation ansportation exp	on, and enses,	you contend enter on Lin	I that you are entitled to 22B the "Public T	d to an ransportation"			
		erk of the bankruptcy court.)		4111				`   <sub>\$</sub>		0.00

ZA (OII	ficial Fon	n 22A) (Chapter 7) (12/08)				
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
.	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs	\$			
. :	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	0.00	
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.					
24	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
24	a.	IRS Transportation Standards, Ownership Costs	\$			
1	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	0.00	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.			\$	0.00	
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.			\$	0.00	
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			\$	0.00	
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.			\$	0.00	
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			\$	0.00	
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.			\$	0.00	
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.			\$	0.00	
	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
32	such	as pagers, can waiting, carier id, special long distance, of internet se health and welfare or that of your dependents. <b>Do not include any</b> :	amount previously deducted.	\$	0.00	

B22A (Official Form 22A) (Chapter 7) (12/08) Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. \$ Health Insurance 34 Disability Insurance \$ b. \$ c. Health Savings Account 0.00 Total and enter on Line 34 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is \$ unable to pay for such expenses. 0.00 Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services 36 Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the \$ 0.00 Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation of your actual expenses, and you must demonstrate that \$ the additional amount claimed is reasonable and necessary. 0.00 Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or 38 secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is \$ reasonable and necessary and not already accounted for in the IRS Standards. 0.00 Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS 39 National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional \$ amount claimed is reasonable and necessary. 0.00 Continued charitable contributions. Enter the amount that you will continue to contribute in the form of 40 \$ 0.00 cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$ 0.00

			Subpart C: Deductions for	Debt Payment				
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.							
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?			
	a.			\$	☐ yes ☐ no			
	b.			\$	☐ yes ☐ no			
	c.			\$	☐ yes ☐ no			
				Total: Add Lines a, b and o			\$	0.00
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Property Securing the Debt 1/60th of the Cure Amount					editor ire.		
43		Creditor	,					
	a.			\$				
	b			<u> </u>			:	
	c.			\$				
				Total: Add I	ines a, b and c		\$	0.00
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.			\$	0.00			
45	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.							
	a.	<u> </u>	monthly chapter 13 plan payment.		\$			
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
	c.	Average monthly	administrative expense of chapter 13	case	Total: Multiply Li	nes	\$	0.00
46	Total	Deductions for Del	ot Payment. Enter the total of Lines 4	2 through 45.			\$	0.00
			Subpart D: Total Deduction	ns from Incon	e			
47	47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.				\$	0.00		

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION							
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			0.00			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$	0.00			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and ent	er the result	\$	0.00			
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.		\$	0.00			
·		Initial presumption determination. Check the applicable box and proceed as directed.					
-	The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).						
53	Enter the amount of your total non-priority unsecured debt		\$	0.00			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25	and enter the result.	\$	0.00			
55	Secondary presumption determination. Check the applicable box and proceed as directed.  The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.  The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.  Part VII: ADDITIONAL EXPENSE CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are require and welfare of you and your family and that you contend should be an additional deduction from your currer income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures shou average monthly expense for each item. Total the expenses.    Expense Description			nıy			
Part VIII: VERIFICATION  I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case,							
57	Date: Signature: Signature:	(Debtor)	<u>:</u>				
	(J)	oint Debtor, if any)					

## UNITED STATES BANKRUPTCY COURT

## DISTRICT OF NEVADA

* * * * *				
In re: David E. Sanchez	)     Bankruptcy No.:     Chapter 7 )     VERIFICATION OF CREDITOR ) MATRIX )			
Debtor(s).	) ) _) )			
The above named Debtor hereby vand correct to the best of his/her knowled	verifies that the attached list of creditors is true			
Date <u>9-1-09</u>	Signature B-V E.			
Date	Signature			

Americas Servicing Co. Acct.# 106113403 7485 New Horizon Way Frederick, MD. 21703

Bank Of America Acct.# 488893617312 P.O. Box 1390 Norfolk, VA. 23501

Lowes Acct.# 798192429170 P.O. Box 981064 El Paso, TX. 79998

Specialized Loan Servici Acct.# 100311 8742 Lucent Blvd. #300 Highlands Ranch, CO.80129

Ultimate Electronic Acct.# 603009022924 P.O. Box 981439 El Paso, TX. 79998

Toyota Motor Credit Corp Acct.# 704015626002 10040 N. 25Th. Ave. #200 Phoenix, AZ. 85021